Attorney's Docket No. 032668-027

HE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of	
Daniel I. FLITCROFT et al.	Group Art Unit: Unassigned
Application No.: 09/691,175	Examiner: Unassigned
Filed: October 19, 2000 For: CREDIT CARD SYSTEM AND METHOD	RECEIVED NOV 2 5 2002
INFORMATION DISCLO	GROUP 3600

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

[X]	No additional fee for submission of an IDS is required.
[]	The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
[]	A certification under 37 C.F.R. § 1.97(e) is also enclosed.
[]	A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
[]	Charge \$ to Deposit Account No. 02-4800 for the fee due.
[]	A check in the amount of \$ is enclosed for the fee due.
§§ 1.16, 1.17 a	ommissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. and 1.21 that may be required by this paper, and to credit any overpayment, to no No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620

Date: November 20, 2002

n F. Guay gistration No. 47,248

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THEOUGH. /C.G./



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

U.S. Patent No. 6,240,397

U.S. Patent No. 6,343,279

U.S. Patent No. 5,621,201

Owen Thomas; Money Changers; Moolah; Online Cash; www.ecompany.com; October 2000.

GE Capital Financial, Inc. "GE Pre-Authorization System"

The documents being submitted within three (3) months of the filing or entry of the national stage of this application or before the first Office Action on the merits, whichever is later, therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

(10/02)

Information Disclosure Statement Application No. <u>09/691,175</u> Attorney's Docket No. <u>032668-027</u> Page 2

The Examiner's attention is directed to the following copending applications and the documents cited therein:

Application Number	Filing date
09/506,830	February 18, 2000;
09/665,574	September 18, 2000;
10/160,178	June 4, 2002; and
10/160,190	June 4, 2002.

In accordance with M.P.E.P. § 609(c)(2) (August 2001, page 600-131), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered.

By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: November 20, 2002

John F. Guav

Registration No. 47,248

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620 NOV 2 0 2002

SHEET 1 OF 1

ATTORNEY'S DKT NO. 032668-027

APPLICATION NO. 09/691,175

APPLICANT

GROUP Unassigned

SECOND INFORMATION DISCLOSURE Daniel I. Flitcroft et al. STATEMENT BY APPLICANT FILING DATE October 19, 2000

Substitute for forms 1449A/PTO & 1449B/PTO

Examiner	U.S. Patent	Kind Code	Name of Patentee or Applicant	Date of Publication	Filing Date If Appropriate
Initials	Number 6,240,397	(if known) B1	of Cited Document	(MM-DD-YYYY) 05/29/01	(MM-DD-YYYY) 02/17/99
	6,343,279	B1	Bissonette et al.	01/29/02	08/26/98
	5,621,201	A	Langhans et al.	04/15/97	02/05/96
	0,021,201		cangnano et al.	0-4/10/01	02/00/00
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Examiner Initials	Foreign Patent Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	Translation Yes No
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		NON	PATENT LITERATURE DOCUMENTS		
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.